

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JOSEPH S. MARTON, JR.
KARA S. MARTON
Debtor(s)

Case No. 18-22150JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2018.
- 2) The plan was confirmed on 07/12/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/18/2018, 02/21/2019, 10/18/2019, 11/01/2019, 09/28/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/23/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$171,184.00.
- 10) Amount of unsecured claims discharged without full payment: \$62,160.39.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$152,504.60
Less amount refunded to debtor \$1,125.00

NET RECEIPTS: \$151,379.60

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$7,227.44
Court Costs \$0.00
Trustee Expenses & Compensation \$7,018.06
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$14,245.50

Attorney fees paid and disclosed by debtor: \$1,300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALBERT GALLATIN ASD & FAIRCHAN	Priority	2,792.00	3,085.45	3,085.45	3,085.45	0.00
ALBERT GALLATIN ASD & FAIRCHAN	Priority	NA	NA	2,559.34	2,559.34	0.00
BANK OF AMERICA NA**	Unsecured	1,817.00	1,845.31	1,845.31	341.57	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	20,414.00	20,506.57	0.00	21,387.52	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	8,162.00	8,187.50	8,187.50	1,515.51	0.00
CHASE(*)	Unsecured	4,039.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	7,358.00	7,358.81	7,358.81	1,362.12	0.00
DISCOVER BANK(*)	Unsecured	6,032.00	6,032.83	6,032.83	1,116.68	0.00
ECAST SETTLEMENT CORP	Unsecured	1,465.00	1,428.46	1,428.46	264.41	0.00
HUNTINGTON NATIONAL BANK(*)	Secured	5,910.00	5,914.51	5,914.51	5,914.51	386.16
INTERNAL REVENUE SERVICE*	Priority	NA	NA	4,312.33	4,312.33	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	7,638.00	7,638.00	7,638.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,260.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,903.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	3,752.00	4,175.65	4,175.65	772.91	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,545.00	4,619.50	4,619.50	855.07	0.00
PNC BANK NA	Unsecured	5,602.00	5,696.11	5,696.11	1,054.35	0.00
PNC BANK NA	Unsecured	8,636.00	8,664.00	8,664.00	1,603.71	0.00
PNC BANK NA	Secured	0.00	0.00	530.00	530.00	0.00
PNC BANK NA	Secured	64,769.00	0.00	0.00	29,276.96	0.00
PNC BANK NA	Secured	9,453.00	9,551.24	0.00	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	7,265.00	NA	NA	0.00	0.00
SIMMONS BANK	Unsecured	4,002.00	4,056.07	4,056.07	750.78	0.00
SYNCHRONY BANK	Unsecured	79.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	193.00	229.79	229.79	42.53	0.00
US DEPARTMENT OF EDUCATION++	Unsecured	100,141.00	106,302.90	106,302.90	0.00	0.00
WELLS FARGO BANK NA	Secured	70,941.00	70,899.46	0.00	51,359.74	0.00
WELLS FARGO BANK NA	Secured	0.00	1,004.45	1,004.45	1,004.45	0.00
WVU TIAA CREF FINANCIAL SERVICE	Secured	18,045.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$80,636.70	\$0.00
Mortgage Arrearage	\$1,534.45	\$1,534.45	\$0.00
Debt Secured by Vehicle	\$5,914.51	\$27,302.03	\$386.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,448.96	\$109,473.18	\$386.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,595.12	\$17,595.12	\$0.00
TOTAL PRIORITY:	\$17,595.12	\$17,595.12	\$0.00
GENERAL UNSECURED PAYMENTS:	\$158,596.93	\$9,679.64	\$0.00

Disbursements:	
Expenses of Administration	<u>\$14,245.50</u>
Disbursements to Creditors	<u>\$137,134.10</u>
TOTAL DISBURSEMENTS :	<u>\$151,379.60</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/20/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.